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Joshua B. Swigart, Esq. (SBN: 225557)

josh@westcoastlitigation.com

Robert L. Hyde, Esq. (SBN: 227183)

bob@westcoastlitigation.com

Hyde & Swigart

411 Camino Del Rio South, Suite 301

San Diego, CA 92108-3551

(619) 233-7770

(619) 297-1022

Attorneys for Kevin A. Wells

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF CALIFORNIA

Case No: '12CV0063 H Kevin A. Wells NLS Plaintiff, **Complaint For Damages** v. **Jury Trial Demanded** Pride Acquisitions, LLC Defendant.

Introduction

The United States Congress has found abundant evidence of the use of 1. abusive, deceptive, and unfair debt collection practices by many debt collectors, and has determined that abusive debt collection practices contribute to the number of personal bankruptcies, to marital instability, to the loss of jobs, and to invasions of individual privacy. Congress wrote the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. (hereinafter "FDCPA"), to eliminate abusive debt collection practices by debt collectors, to insure that those debt collectors who refrain from using abusive debt

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- collection practices are not competitively disadvantaged, and to promote consistent State action to protect consumers against debt collection abuses.
- 2. The California legislature has determined that the banking and credit system and grantors of credit to consumers are dependent upon the collection of just and owing debts and that unfair or deceptive collection practices undermine the public confidence that is essential to the continued functioning of the banking and credit system and sound extensions of credit to consumers. The Legislature has further determined that there is a need to ensure that debt collectors exercise this responsibility with fairness, honesty and due regard for the debtor's rights and that debt collectors must be prohibited from engaging in unfair or deceptive acts or practices.
- Kevin A. Wells, (Plaintiff), through Plaintiff's attorneys, brings this action to 3. challenge the actions of Pride Acquisitions, LLC, ("Defendant"), with regard to attempts by Defendant to unlawfully and abusively collect a debt allegedly owed by Plaintiff, and this conduct caused Plaintiff damages.
- Plaintiff makes these allegations on information and belief, with the exception 4. of those allegations that pertain to a plaintiff, or to a plaintiff's counsel, which Plaintiff alleges on personal knowledge.
- 5. While many violations are described below with specificity, this Complaint alleges violations of the statutes cited in their entirety.
- 21 6. Unless otherwise stated, all the conduct engaged in by Defendant took place 22 in California.
 - 7. Any violations by Defendant were knowing, willful, and intentional, and Defendant did not maintain procedures reasonably adapted to avoid any such violation.

JURISDICTION AND VENUE

8. Jurisdiction of this Court arises pursuant to 28 U.S.C. § 1331, 15 U.S.C. § 1692(k), and 28 U.S.C. § 1367 for supplemental state claims.

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- This action arises out of Defendant's violations of the Fair Debt Collection 9. Practices Act, 15 U.S.C. §§ 1692 et seq. ("FDCPA") and the Rosenthal Fair Debt Collection Practices Act, California Civil Code §§ 1788-1788.32 ("Rosenthal Act").
- 10. Because Defendant does business within the State of California, personal jurisdiction is established.
- 11. Venue is proper pursuant to 28 U.S.C. § 1391.
- At all times relevant, Defendant conducted business within the State of 12. California.

10 **PARTIES**

- Plaintiff is a natural person who resides in the City of Encinitas, State of 13. California.
- Defendant is located in the City of Albany, in the State of New York. 14.
- Plaintiff is obligated or allegedly obligated to pay a debt, and is a "consumer" 15. as that term is defined by 15 U.S.C. § 1692a(3).
- Defendant is a person who uses an instrumentality of interstate commerce or 16. the mails in a business the principal purpose of which is the collection of debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another and is therefore a debt collector as that phrase is defined by 15 U.S.C. § 1692a(6).
- Plaintiff is a natural person from whom a debt collector sought to collect a 17. consumer debt which was due and owing or alleged to be due and owing from Plaintiff, and is a "debtor" as that term is defined by California Civil Code § 1788.2(h).
- 18. Defendant, in the ordinary course of business, regularly, on behalf of himself, herself, or others, engages in debt collection as that term is defined by California Civil Code § 1788.2(b), is therefore a debt collector as that term is defined by California Civil Code § 1788.2(c).

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This case involves money, property or their equivalent, due or owing or 19. alleged to be due or owing from a natural person by reason of a consumer credit transaction. As such, this action arises out of a consumer debt and "consumer credit" as those terms are defined by Cal. Civ. Code § 1788.2(f).

FACTUAL ALLEGATIONS

- 20. Sometime before June 17, 2011, Plaintiff is alleged to have incurred certain financial obligations.
- 21. These financial obligations were primarily for personal, family or household purposes and are therefore a "debt" as that term is defined by 15 U.S.C. §1692a(5).
- 22. These alleged obligations were money, property, or their equivalent, which is due or owing, or alleged to be due or owing, from a natural person to another person and are therefore a "debt" as that term is defined by California Civil Code §1788.2(d), and a "consumer debt" as that term is defined by California Civil Code §1788.2(f).
- Sometime thereafter, but before June 17, 2011, Plaintiff allegedly fell behind 23. in the payments allegedly owed on the alleged debt. Plaintiff currently takes no position as to the validity of this alleged debt.
- Subsequently, but before June 17, 2011, the alleged debt was assigned, 24. placed, or otherwise transferred, to Defendant for collection.
 - 25. On or about June 17, 2011, Defendant filed a frivolous state collection case entitled Pride Acquisitions LLC v. Kevin A. Wells, 37-2011-00055590-CU-CL-NC. Defendant knew it could not prove this case, or had any admissible evidence, but despite these facts, filed the State Action in an attempt to pressure Plaintiff into paying on an account that was not his.
- On or about November 22, 2011, Plaintiff retained the consumer rights firm 26. of Hyde & Swigart to defend the frivolous State Action.

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- On November 22, 2011 Plaintiff's counsel filed and served an Answer to the 27. State Action.
- 28. This answer was filed with the Court on November 28, 2011.
- On the same day, Plaintiff's counsel drafted served on Defendant written 4 29. 5 discovery.
 - 30. A review of the State Register of Actions shows representation of Plaintiff by Plaintiff's counsel.
 - 31. Defendant was on notice Plaintiff was represented.
 - Despite knowing Plaintiff was represented, Defendant began a campaign of 32. harassing telephone calls directly to Plaintiff in an attempt to extort money on a debt not owed.
 - On January 3, 2012 at 9:15 PST Defendant contacted Plaintiff directly in an 33. attempt to collect on this frivolous debt, despite Defendant knowing Plaintiff was represented by counsel.
 - Without the prior consent of the consumer given directly to the Defendant or 34. the express permission of a court of competent jurisdiction, Defendant communicated with the consumer in connection with the collection of a debt when Defendant knew the consumer was represented by an attorney with respect to such debt and had knowledge of, or could have readily ascertained such attorney's name and address. Consequently, Defendant violated 15 U.S.C. § 1692c(a)(2).
 - 35. Because this violated certain portions of the federal Fair Debt Collection Practices Act as these portions are incorporated by reference in the Rosenthal Fair Debt Collection Practices Act, through California Civil Code § 1788.17, this conduct or omission violated Cal. Civ. Code § 1788.17.
 - Three minutes later at 9:18 PST on January 3, 2012 Defendant again 36. contacted Plaintiff by telephone to collect on this alleged debt, after Defendant knew Plaintiff was represented by counsel.

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- 37. Without the prior consent of the consumer given directly to the Defendant or the express permission of a court of competent jurisdiction, Defendant communicated with the consumer in connection with the collection of a debt when Defendant knew the consumer was represented by an attorney with respect to such debt and had knowledge of, or could have readily ascertained such attorney's name and address. Consequently, Defendant violated 15 U.S.C. § 1692c(a)(2).
- Because this violated certain portions of the federal Fair Debt Collection 38. Practices Act as these portions are incorporated by reference in the Rosenthal Fair Debt Collection Practices Act, through California Civil Code § 1788.17, this conduct or omission violated Cal. Civ. Code § 1788.17.

CAUSES OF ACTION

COUNT I

FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) 15 U.S.C. §§ 1692 ET SEQ.

- Plaintiff repeats, re-alleges, and incorporates by reference, all other 39. paragraphs.
- 40. The foregoing acts and omissions constitute numerous and multiple violations of the FDCPA, including but not limited to each and every one of the abovecited provisions of the FDCPA, 15 U.S.C. § 1692 et seg.
- 41. As a result of each and every violation of the FDCPA, Plaintiff is entitled to any actual damages pursuant to 15 U.S.C. § 1692k(a)(1); statutory damages in an amount up to \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A); and, reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from Defendant.
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TIMITO'	
COUNT	11

ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT (ROSENTHAL ACT) CAL. CIV. CODE §§ 1788-1788.32

- Plaintiff repeats, re-alleges, and incorporates by reference, all other 42. paragraphs.
- 43. The foregoing acts and omissions constitute numerous and multiple violations of the Rosenthal Act, including but not limited to each and every one of the above-cited provisions of the Rosenthal Act, Cal. Civ. Code §§ 1788-1788.32
- 44. As a result of each and every violation of the Rosenthal Act, Plaintiff is entitled to any actual damages pursuant to Cal. Civ. Code § 1788.30(a); statutory damages for a knowing or willful violation in the amount up to \$1,000.00 pursuant to Cal. Civ. Code § 1788.30(b); and reasonable attorney's fees and costs pursuant to Cal. Civ. Code § 1788.30(c) from Defendant.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendant, and Plaintiff be awarded damages from Defendant, as follows:

- An award of statutory damages of \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A);
- An award of costs of litigation and reasonable attorney's fees, pursuant to 15 U.S.C. § 1692k(a)(3);
- An award of statutory damages of \$1,000.00 pursuant to Cal. Civ. Code § 1788.30(b);
- An award of costs of litigation and reasonable attorney's fees, pursuant to Cal. Civ. Code § 1788.30(c).

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45. Pursuant to the seventh amendment to the Constitution of the United States of America, Plaintiff is entitled to, and demands, a trial by jury.

Respectfully submitted,

Hyde & Swigart

Date: 01/09/2012

By:s/Joshua B. Swigart

Joshua B. Swigart

Attorneys for Plaintiff

Case 3:12-cv-00063-H-NLS Documents 1 Filed 01/09/12 Page 9 of 10

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS			DEFENDANTS				
Kevin A. Wells			Pride Acquisitions, LLC				
(b) County of Residence of First Listed Plaintiff San Diego, CA (EXCEPT IN U.S. PLAINTIFF CASES)			County of Residence of First Listed Defendant (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.				
(c) Attorney's (Firm Name, Address, and Telephone Number)			Attorneys (If Known)		'12CV0063 H NLS		
Hyde & Swigart	Carrella Carle 2011 Carle Diama CA 0011	00		_			
	South Suite 301, San Diego, CA 9210 DICTION (Place an "X" in One Box Only)		FIZENSHID OF D	RINCIPAL PARTIE	C (Diamon "V" in One Dan for	D1-:4:60	
□ 1 U.S. Government Plaintiff	■ 3 Federal Question (U.S. Government Not a Party)	(1	For Diversity Cases Only) PT n of This State	F DEF	and One Box for Defenda PTF Principal Place		
☐ 2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship of Parties in Item III)	Citizer	n of Another State		d Principal Place ☐ 5 n Another State	□ 5	
			n or Subject of a	3	□ 6	□ 6	
IV. NATURE OF SUI		FO		DANI/DUDTON	OTHER CT ATME	EEC	
☐ 110 Insurance	PERSONAL INJURY PERSONAL INJURY		RFEITURE/PENALTY Agriculture	BANKRUPTCY 422 Appeal 28 USC 158	OTHER STATUT □ 400 State Reapportion		
□ 120 Marine □ 130 Miller Act □ 140 Negotiable Instrument □ 150 Recovery of Overpayment & Enforcement of Judgmen □ 151 Medicare Act □ 152 Recovery of Defaulted Student Loans (Excl. Veterans) □ 153 Recovery of Overpayment of Veteran's Benefits □ 160 Stockholders' Suits □ 190 Other Contract □ 195 Contract Product Liability □ 196 Franchise REAL PROPERTY □ 210 Land Condemnation □ 220 Foreclosure □ 230 Rent Lease & Ejectment □ 240 Torts to Land □ 245 Tort Product Liability □ 290 All Other Real Property	□ 310 Airplane □ 315 Airplane Product Liability □ 320 Assault, Libel & Slander □ 330 Federal Employers' Liability □ 340 Marine □ 345 Marine Product Liability □ 350 Motor Vehicle □ 355 Motor Vehicle □ 355 Motor Vehicle □ 385 Property Damag □ 386 Personal Injury Product Liability □ 368 Asbestos Person Injury Product Liability ■ PERSONAL PROPE □ 370 Other Fraud □ 371 Truth in Lendin □ 380 Other Personal ■ Property Damag □ 385 Property Damag	y - 620 625	Other Food & Drug Dirug Related Seizure of Property 21 USC 881 Liquor Laws R.R. & Truck Airline Regs. Occupational Safety/Health Other LABOR Fair Labor Standards Act Labor/Mgmt. Relations Labor/Mgmt. Relations Labor/Mgmt. Reporting & Disclosure Act Railway Labor Act Other Labor Litigation Empl. Ret. Inc. Security Act MMIGRATION Naturalization Application Habeas Corpus - Alien Detainee Other Immigration Actions	□ 423 Withdrawal 28 USC 157 PROPERTY RIGHTS □ 820 Copyrights □ 830 Patent □ 840 Trademark SOCIAL SECURITY □ 861 HIA (1395ff) □ 862 Black Lung (923) □ 863 DIWC/DIWW (405(g)) □ 864 SSID Title XVI □ 865 RSI (405(g)) FEDERAL TAX SUITS □ 870 Taxes (U.S. Plaintiff or Defendant) □ 871 IRS—Third Party 26 USC 7609	□ 410 Antitrust □ 430 Banks and Bankir □ 450 Commerce □ 460 Deportation □ 470 Racketeer Influen	nced and tions odities/ ode actions actions actions action Act Matters n Act mation termination ess	
▼1 Original □ 2 R	tate Court Appellate Court	Reope	ened anothe		on Judgment	om te	
VI. CAUSE OF ACT	Brief describtion of cause:		Oo not cite jurisdictions	a statutes unless diversity)): 		
VII. REQUESTED IN COMPLAINT:	Unfair Debt Collection Practices CHECK IF THIS IS A CLASS ACTIO UNDER F.R.C.P. 23		EMAND \$	CHECK YES on	ly if demanded in complain D: Yes No		
VIII. RELATED CAS	SE(S) (See instructions): JUDGE			DOCKET NUMBER			
DATE 01/09/2012	SIGNATURE OF A S/Joshua B. S		DF RECORD				
FOR OFFICE USE ONLY RECEIPT #	AMOUNT APPLYING IFP		JUDGE	MAG. J	UDGE		
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INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I. (a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. Jurisdiction. The basis of jurisdiction is set forth under Rule 8(a), F.R.C.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.

United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.

United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.

Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.

Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; federal question actions take precedence over diversity cases.)

- III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- IV. Nature of Suit. Place an "X" in the appropriate box. If the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerks in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.
- V. Origin. Place an "X" in one of the seven boxes.

Original Proceedings. (1) Cases which originate in the United States district courts.

Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.

Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.

Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.

Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.

Multidistrict Litigation. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.

Appeal to District Judge from Magistrate Judgment. (7) Check this box for an appeal from a magistrate judge's decision.

- VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes**unless diversity.

 Example:

 U.S. Civil Statute: 47 USC 553
 Brief Description: Unauthorized reception of cable service
- VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.

Demand. In this space enter the dollar amount (in thousands of dollars) being demanded or indicate other demand such as a preliminary injunction.

Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

VIII. Related Cases. This section of the JS 44 is used to reference related pending cases if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.